

ABSTRACT

A system and method for electronically emulating banking statements and reconciling banking statements using the world-wide-web or Internet. A computer server is provided at a bank site for serving a plurality of remote bank customers. Each customer logs-on to the server using a pre-designated username or account number and a password for authentication. After a successful log-on to the banking server, the customer may request his or her bank statement to be displayed. In the event the customer wishes to reconcile his or her account, an electronic emulation of the bank statement reconciliation form (RF) is presented to the customer. If the RF is not complete with customer account data, then the customer is enabled to add information to the RF. The RF automatically imports data from the customer account to which it is linked. Subsequently, the banking server performs all reconciling calculations associated with balancing the customer account, and reconciled data is displayed to the customer.